## List of Abbreviations

| Term |  |
| :--- | :--- |
| AAS | Annual Account Statement |
| AoB | Allocation of Business |
| ASP | Annuity Service Provider |
| AUM | Asset Under Management |
| BE | Budget Estimate |
| CA | Controller of Accounts |
| CAB | Central Autonomous Body |
| CCA | Cheque Drawing and Disbursing Officer |
| CDDO | Controller General of Accounts |
| CGA | Central Pension Accounting Office |
| CPAO | Central Record Keeping Agency |
| CRA | Dearness Allowance |
| DA | Defined Benefit |
| DB | Defined Contribution |
| DC | Drawing and Disbursing Officer |
| DDO | Department of Economic Affairs |
| DEA | Department of Financial Services |
| DFS | Department of Expenditure |
| DoE | Department of Pension and Pensioners' Welfare |
| DoPPW | Department of Personnel and Training |
| DoPT | Directorate of Treasury and Accounts |
| DTA | District Treasury Office |
| DTO | Old Age Social and Income Security |
| FA | Nenancial Advisor |
| GDP | Gross Domestic Product |
| GoI | Government of India |
| GPF | General Provident Fund |
| HLEG | High Level Expert Group |
| HRMS | Human Resource Management System |
| IRA | Individual Retirement Account |
| IRDAI | Lnsurance Regulatory and Development Authority of India |
| LC | Life Cycle |
| LIC | Minimurance Corporation |
| MARS | Net Asset Value |
| NAV | NASIS |


| OM | Office Memorandum |
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| PAO | Pay and Accounts Office |
| PF | Pension Fund |
| PFRDA | Pension Fund Regulatory and Development Authority |
| PoP | Point of Presence |
| PPAN | Permanent Pension Account Number |
| Pr. AO | Principal Accounts Office |
| Pr. CCA | Principal Chief Controller of Accounts |
| PRAN | Permanent Retirement Account Number |
| SAB | State Autonomous Body |
| SBI | State Bank of India |
| SCF | Subscriber Contribution File |
| SHCIL | Stock Holding Corporation of India Limited |
| SIPF | State Insurance and Provident Fund |
| TB | Trustee Bank |
| UTI | Unit Trust of India |

